

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
State Summary															
Northwest - Total/Average			6,333,352	17,679	0.61	4.75	3.16	11.92	28.00	46.15	1,270	2,263	3,530	1.16	3.58
North Central - Total/Average			3,599,852	14,438	0.59	5.28	3.50	9.01	15.89	43.50	2,120	1,603	4,046	1.33	0.87
Northeast - Total/Average			2,635,313	11,500	0.96	9.20	3.78	10.55	15.63	15.54	976	758	1,672	1.10	0.94
East Central - Total/Average			7,409,325	34,034	0.85	8.87	3.76	10.99	17.50	32.56	246	1,419	1,674	1.52	0.69
Tampa Bay - Total/Average			40,388,492	225,800	0.99	11.81	3.71	9.50	15.57	26.83	27,460	5,992	29,383	1.07	0.39
South Central - Total/Average			1,590,721	10,856	1.07	10.24	3.87	10.35	18.77	36.35	378	636	567	1.95	1.49
Southwest - Total/Average			4,526,184	18,459	1.05	12.55	3.47	8.62	15.09	25.65	1,909	228	1,802	1.14	0.22
Southeast - Total/Average			108,819,724	486,844	0.85	9.13	3.54	9.46	15.25	20.73	55,801	17,449	63,717	0.86	0.50
State Total			175,302,963	819,610	0.87	8.98	3.60	10.05	17.71	30.91	90,160	30,348	106,391	0.97	0.61
Northwest															
Fort Walton Beach-Crestview-Destin, FL (Metro)															
Beach Community Bank	No	Fort Walton Beach	508,979	(1,203)	(0.47)	(13.33)	2.66	3.42	4.81	11.95	-	86	672	0.91	31.67
First Florida Bank	No	Destin	400,101	2,080	1.11	9.94	3.35	12.04	23.33	50.34	-	405	102	1.70	0.29
First City Bank of Florida	No	Fort Walton Beach	203,361	(216)	(0.21)	(7.36)	3.28	2.88	5.13	17.79	-	11	78	2.31	16.30
FNBT Bank	Yes	Fort Walton Beach	419,069	2,100	1.04	9.24	2.92	11.30	26.63	72.66	7	121	42	3.71	0.16
Peoples National Bank	No	Niceville	101,912	165	0.32	3.05	3.99	10.90	23.66	48.57	-	25	14	1.33	1.49
Total/Average			1,633,422	2,926	0.36	0.31	3.24	8.11	16.71	40.26	7	648	908	1.73	12.10
Panama City-Lynn Haven, FL (Metro)															
First National Bank Northwest Florida	Yes	Panama City	125,510	519	0.83	6.43	3.01	12.84	33.69	58.32	(200)	182	-	2.22	0.49
Summit Bank, National Association	No	Panama City	408,522	1,693	0.87	7.41	3.30	11.59	15.04	33.39	120	-	-	1.36	0.68
Total/Average			534,032	2,212	0.85	6.92	3.16	12.22	24.37	45.86	(80)	182	-	1.53	0.64
Pensacola-Ferry Pass-Brent, FL (Metro)															
Bank of the South	No	Pensacola	77,726	(61)	(0.16)	(0.85)	1.96	19.02	78.13	91.31	-	-	1	1.07	0.00
Bank of Pensacola	No	Pensacola	82,250	38	0.09	0.68	2.21	14.12	44.17	73.71	-	1	11	1.14	0.00
Warrington Bank	No	Pensacola	89,495	66	0.15	0.86	2.18	17.89	51.43	88.43	-	-	-	1.30	0.00
Total/Average			249,471	43	0.03	0.23	2.12	17.01	57.91	84.48	-	1	12	1.18	0.00

FLORIDA BANKS - PERFORMANCE COMPARISON - JUNE 30, 2017

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPA's/Assets (%)
Tallahassee, FL (Metro)															
Capital City Bank	No	Tallahassee	2,792,908	7,301	0.52	4.50	3.27	9.96	15.97	26.91	899	1,292	2,380	0.82	0.57
Farmers & Merchants Bank	Yes	Monticello	465,236	2,632	1.14	12.56	3.79	9.40	14.44	25.13	138	32	54	1.22	1.46
Prime Meridian Bank	No	Tallahassee	339,169	1,441	0.91	10.48	3.70	9.67	13.82	24.43	155	2	5	1.24	0.04
Sunshine Community Bank	No	Tallahassee	183,851	301	0.35	2.89	4.18	9.91	13.03	13.71	105	103	55	0.71	0.92
Total/Average			3,781,164	11,675	0.73	7.61	3.74	9.74	14.32	22.55	1,297	1,429	2,494	0.91	0.65
Other															
One South Bank	Yes	Chipley	49,331	181	0.76	6.20	4.32	12.30	16.32	8.86	42	-	14	1.19	1.28
Peoples Bank of Graceville	Yes	Graceville	85,932	642	1.42	11.21	2.75	12.81	37.12	66.34	4	3	102	0.87	0.16
Total/Average			135,263	823	1.09	8.71	3.54	12.56	26.72	37.60	46	3	116	1.04	0.57
Northwest - Total/Average			6,333,352	17,679	0.61	4.75	3.16	11.92	28.00	46.15	1,270	2,263	3,530	1.16	3.58
North Central															
Ocala, FL (Metro)															
Community Bank and Trust of Florida	No	Ocala	708,388	2,680	0.80	9.36	3.15	8.62	16.20	59.00	-	70	23	1.50	0.04
Total/Average			708,388	2,680	0.80	9.36	3.15	8.62	16.20	59.00	-	70	23	1.50	0.04
Other															
Citizens State Bank	Yes	Perry	271,748	1,565	1.17	13.21	4.50	9.11	12.00	21.43	831	462	1,319	1.11	0.49
Columbia Bank	No	Lake City	212,052	(294)	(0.28)	(2.42)	3.28	11.57	17.27	23.92	-	618	1,521	1.25	1.50
Community State Bank	Yes	Starke	100,683	262	0.55	6.23	3.86	8.74	17.68	26.17	81	17	52	1.18	0.78
Drummond Community Bank	Yes	Chiefland	497,765	3,375	1.36	12.08	4.36	11.85	20.54	35.09	392	51	264	2.55	0.87
First Federal Bank of Florida	No	Lake City	1,528,193	7,078	1.06	8.56	3.59	11.54	20.03	30.06	575	217	481	0.81	0.37
Lafayette State Bank	No	Mayo	77,899	(733)	(1.89)	(39.85)	4.31	4.83	7.12	14.31	192	151	187	1.81	17.20
Madison County Community Bank	No	Madison	119,514	283	0.48	5.75	3.06	8.80	17.67	47.12	99	2	92	1.17	1.33
Peoples State Bank	No	Lake City	83,610	222	0.53	6.07	3.87	8.83	12.38	25.96	(50)	15	107	1.40	0.91
Total/Average			2,891,464	11,758	0.37	1.20	3.85	9.41	15.59	28.01	2,120	1,533	4,023	1.30	1.07
North Central - Total/Average			3,599,852	14,438	0.59	5.28	3.50	9.01	15.89	43.50	2,120	1,603	4,046	1.33	0.87

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPA's/Assets (%)
Northeast															
Jacksonville, FL (Metro)															
Atlantic Coast Bank	No	Jacksonville	913,418	2,814	0.66	6.42	3.18	10.07	12.94	8.54	291	284	517	1.04	1.10
CBC National Bank	No	Fernandina Beach	635,516	4,091	1.49	12.08	4.23	12.25	21.46	6.09	369	110	960	1.33	1.48
FirstAtlantic Bank	No	Jacksonville	461,747	1,858	0.81	6.85	4.05	11.91	17.04	23.17	138	50	93	0.73	0.12
Florida Capital Bank, N.A.	No	Jacksonville	320,726	156	0.10	1.03	3.45	9.90	14.63	7.16	-	314	102	1.33	1.48
Intracoastal Bank	Yes	Palm Coast	303,906	2,581	1.75	19.63	3.98	8.60	12.07	32.75	178	-	-	1.23	0.00
Northeast - Total/Average			2,635,313	11,500	0.96	9.20	3.78	10.55	15.63	15.54	976	758	1,672	1.10	0.94
East Central															
Deltona-Daytona Beach-Ormond Beach, FL (Metro)															
Friends Bank	No	New Smyrna Beach	97,512	243	0.48	5.68	4.14	8.41	14.49	23.11	(248)	287	-	2.01	1.27
Mainstreet Community Bank of Florida	Yes	Deland	355,327	1,305	0.77	9.56	4.00	8.16	11.38	24.37	450	47	179	1.42	0.52
Pinnacle Bank	No	Orange City	92,666	236	0.48	21.14	2.95	2.86	6.42	19.01	-	82	-	4.92	2.99
Surety Bank	Yes	Deland	97,098	796	1.65	13.19	4.39	12.81	21.36	48.60	(300)	11	-	1.69	0.21
Total/Average			642,603	2,580	0.85	12.39	3.87	8.06	13.41	28.77	(98)	427	179	2.03	0.94
Orlando-Kissimmee, FL (Metro)															
Citizens Bank of Florida	No	Oviedo	269,492	705	0.54	5.86	3.72	9.32	12.88	22.41	(110)	129	5	1.48	0.99
Citizens First Bank	No	The Villages	2,043,251	13,692	1.35	14.42	2.50	9.62	20.15	66.87	-	110	-	1.40	0.08
Commerce National Bank & Trust	Yes	Winter Park	111,993	891	1.67	14.39	3.69	11.61	16.53	23.69	-	5	-	1.80	1.36
First Colony Bank of Florida	Yes	Maitland	195,841	1,866	1.88	18.41	3.96	10.49	15.06	34.49	-	-	-	1.49	0.02
First Green Bank	No	Orlando	651,649	1,962	0.67	5.83	3.89	11.81	13.20	16.04	559	4	111	1.09	0.11
First National Bank of Mount Dora	No	Mount Dora	233,575	1,384	1.20	8.59	3.34	14.15	24.41	55.62	-	7	44	3.30	3.42
Axiom Bank	No	Maitland	537,131	1,568	0.57	3.22	4.06	18.30	28.08	22.22	(665)	176	419	1.89	1.78
Seaside National Bank & Trust	No	Orlando	1,622,295	5,557	0.70	9.02	3.02	7.57	11.33	15.63	570	180	276	1.06	0.49
United Southern Bank	No	Umatilla	501,082	1,890	0.75	8.55	3.44	9.10	15.57	41.56	-	22	19	2.27	1.68
Total/Average			6,166,309	29,515	1.04	9.81	3.51	11.33	17.47	33.17	354	633	874	1.44	0.66
Palm Bay-Melbourne-Titusville, FL (Metro)															
Community Bank of the South	No	Merritt Island	144,509	258	0.38	3.86	2.74	9.66	24.37	62.37	-	36	-	2.32	0.48
Fidelity Bank of Florida, National Association	No	Merritt Island	175,731	896	1.02	5.66	5.06	12.39	17.82	29.41	-	211	609	2.23	1.28
Florida Business Bank	No	Melbourne	112,672	546	0.95	6.41	4.07	14.93	20.37	27.09	(10)	112	-	1.53	0.33
Sunrise Bank	Yes	Cocoa Beach	167,501	239	0.29	1.69	3.71	17.31	23.93	24.10	-	-	12	1.00	1.01
Total/Average			600,413	1,939	0.66	4.41	3.90	13.57	21.62	35.74	(10)	359	621	1.68	0.83
East Central - Total/Average			7,409,325	34,034	0.85	8.87	3.76	10.99	17.50	32.56	246	1,419	1,674	1.52	0.69

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPA's/Assets (%)
Tampa Bay															
Bradenton-Sarasota-Venice, FL (Metro)															
Premier Community Bank of Florida	No	Bradenton	170,627	233	0.28	1.83	3.93	15.58	20.22	12.27	22	-	-	0.96	0.84
Sabal Palm Bank	No	Sarasota	155,310	385	0.49	4.42	3.75	9.21	14.19	15.54	45	15	-	1.31	0.00
Total/Average			325,937	618	0.39	3.13	3.84	12.40	17.21	13.91	67	15	-	1.13	0.44
Homosassa Springs, FL (Micro)															
Brannen Bank	Yes	Inverness	500,253	3,899	1.58	23.23	3.41	6.60	17.85	46.21	140	5	23	1.03	0.80
Total/Average			500,253	3,899	1.58	23.23	3.41	6.60	17.85	46.21	140	5	23	1.03	0.80
Lakeland-Winter Haven, FL (Metro)															
Bank of Central Florida	No	Lakeland	503,190	2,228	0.94	12.19	3.22	7.81	13.02	37.19	-	86	-	0.93	0.08
CenterState Bank, National Association	No	Winter Haven	6,757,198	31,550	1.08	9.79	4.22	9.61	12.02	19.11	2,894	1,447	1,249	0.65	0.39
Citizens Bank and Trust	Yes	Lake Wales	555,312	2,702	1.00	12.99	3.52	7.62	12.86	24.53	27	11	54	1.02	1.17
Total/Average			7,815,700	36,480	1.01	11.66	3.65	8.35	12.63	26.94	2,921	1,544	1,303	0.69	0.42
Tampa-St.Petersburg-Clearwater, FL (Metro)															
American Momentum Bank	No	College Station	1,070,838	6,062	1.09	5.82	4.18	18.61	20.31	13.84	8	178	10	1.10	1.67
Bank of Tampa	No	Tampa	1,577,208	7,111	0.94	11.18	3.44	8.59	11.19	34.86	200	319	188	1.16	0.45
Central Bank	No	Tampa	142,108	901	1.38	13.28	3.81	9.36	13.46	25.16	-	1	1	1.90	0.04
Century Bank of Florida	Yes	Tampa	78,263	176	0.46	5.59	3.94	8.27	13.45	31.16	-	7	51	1.30	2.13
First Citrus Bank	No	Tampa	333,545	1,219	0.76	8.93	3.91	8.75	10.14	11.64	480	21	242	0.91	0.94
First Home Bank	No	Seminole	209,035	2,744	2.88	26.79	4.26	12.92	19.72	17.04	2,850	9	541	4.40	0.25
First National Bank of Pasco	No	Dade City	152,117	270	0.36	3.39	3.75	10.01	18.39	35.43	-	25	55	2.59	0.87
Flagship Community Bank	No	Clearwater	113,700	649	1.14	9.54	4.09	11.50	13.94	12.78	(308)	336	-	1.00	0.46
Freedom Bank	No	Saint Petersburg	222,012	817	0.76	8.75	4.00	8.46	10.74	17.82	192	15	6	1.22	0.02
Hillsboro Bank	No	Plant City	139,401	839	1.24	9.72	3.61	12.06	22.06	48.51	30	-	-	1.14	0.00
HomeBanc	No	Tampa	948,572	4,303	0.88	9.83	2.73	9.32	15.87	27.55	35	2	-	0.59	0.06
Jefferson Bank of Florida	No	Oldsmar	316,542	1,216	0.81	8.66	3.63	9.79	12.34	15.96	143	-	-	0.93	0.29
NorthStar Bank	No	Tampa	213,769	578	0.55	5.33	4.02	10.03	13.83	23.91	4	30	3	1.30	0.00
Patriot Bank	No	Trinity	154,481	709	0.91	7.35	3.94	11.13	13.25	9.22	-	4	-	0.93	1.55
Pilot Bank	No	Tampa	273,899	462	0.35	3.24	3.45	9.20	11.98	12.13	(118)	123	-	0.70	0.40
Raymond James Bank, National Association	No	Saint Petersburg	20,179,273	125,929	1.34	14.48	3.06	9.31	13.68	16.71	14,137	916	21,563	1.15	0.23
Sunshine Bank	No	Plant City	955,059	3,761	0.80	6.38	3.82	10.59	13.43	15.70	-	406	10	0.52	0.08
TCM Bank, National Association	No	Tampa	287,455	1,009	0.66	4.20	8.02	15.51	17.81	6.12	5,600	996	4,712	2.84	0.08
USAmeriBank	No	Clearwater	4,379,325	26,048	1.22	13.12	3.51	9.30	11.56	9.19	1,079	1,040	675	1.14	0.79
Total/Average			31,746,602	184,803	0.98	9.24	3.96	10.67	14.59	20.25	24,332	4,428	28,057	1.15	0.38
Tampa Bay - Total/Average			40,388,492	225,800	0.99	11.81	3.71	9.50	15.57	26.83	27,460	5,992	29,383	1.07	0.39

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
South Central															
First Bank	No	Clewiston	339,577	1,048	0.63	7.60	4.01	8.32	12.55	23.13	51	44	-	1.51	0.66
First National Bank of Wauchula	Yes	Wauchula	75,560	158	0.41	3.92	4.12	11.07	20.16	27.80	(52)	5	4	2.19	3.26
First State Bank of Arcadia	Yes	Arcadia	145,376	885	1.25	10.75	3.89	11.38	22.89	44.54	-	31	55	3.71	1.42
Heartland National Bank	No	Sebring	368,988	1,303	0.74	8.07	2.91	9.37	20.50	59.29	-	74	66	2.00	0.48
Wauchula State Bank	Yes	Wauchula	661,220	7,462	2.31	20.84	4.40	11.60	17.76	26.99	379	482	442	1.82	2.28
South Central - Total/Average			1,590,721	10,856	1.07	10.24	3.87	10.35	18.77	36.35	378	636	567	1.95	1.49
Southwest															
Cape Coral-Fort Myers, FL (Metro)															
Edison National Bank	Yes	Fort Myers	297,635	1,050	0.71	9.04	2.81	8.02	18.43	44.81	-	8	3	1.29	0.06
FineMark National Bank & Trust	No	Fort Myers	1,458,850	4,424	0.62	7.31	2.90	8.63	14.01	4.07	1,432	-	436	1.06	0.00
Preferred Community Bank	No	Fort Myers	116,097	313	0.55	4.79	3.65	10.98	20.99	27.31	-	4	-	1.29	0.55
Sanibel Captiva Community Bank	No	Sanibel	366,806	2,404	1.32	18.94	4.42	7.17	10.94	10.66	250	3	293	0.94	0.28
Total/Average			2,239,388	8,191	0.80	10.02	3.45	8.70	16.09	21.71	1,682	15	732	1.07	0.08
Naples-Marco Island, FL (Metro)															
Encore Bank	No	Naples	396,754	1,171	0.59	6.20	3.48	8.49	13.06	16.04	200	5	-	1.19	0.16
First Florida Integrity Bank	No	Naples	1,259,558	3,628	0.58	6.73	3.24	8.32	12.04	8.75	-	45	5	1.00	0.08
Total/Average			1,656,312	4,799	0.59	6.47	3.36	8.41	12.55	12.40	200	50	5	1.05	0.10
Punta Gorda, FL (Metro)															
Charlotte State Bank & Trust	Yes	Port Charlotte	359,002	2,980	1.70	20.24	3.41	8.86	17.32	48.19	27	59	1,061	1.58	0.91
Englewood Bank & Trust	Yes	Englewood	271,482	2,489	1.82	22.06	3.78	8.64	15.94	37.49	-	104	4	1.94	1.08
Total/Average			630,484	5,469	1.76	21.15	3.60	8.75	16.63	42.84	27	163	1,065	1.75	0.98
Southwest - Total/Average			4,526,184	18,459	1.05	12.55	3.47	8.62	15.09	25.65	1,909	228	1,802	1.14	0.22

Institution	Sub S	City	Total Assets \$	YTD			Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
				Net Income \$	ROAA (%)	ROAE (%)								
Southeast														
Key West, FL (Micro)														
First State Bank of the Florida Keys	Yes	Key West	906,039	6,537	1.46	16.85	3.33	8.83	14.94	20.44	(892)	942	5	1.19 0.05
Total/Average			906,039	6,537	1.46	16.85	3.33	8.83	14.94	20.44	(892)	942	5	1.19 0.05
Miami-Fort Lauderdale-Pompano Beach, FL (Metro)														
American National Bank	No	Oakland Park	301,655	1,458	1.00	7.52	3.93	13.16	15.81	19.40	100	-	-	1.00 0.32
Apollo Bank	No	Miami	578,849	1,813	0.64	6.34	3.91	9.59	12.68	24.07	450	-	9	0.94 0.53
BAC Florida Bank	No	Coral Gables	2,008,210	8,658	0.87	10.29	2.98	8.66	14.85	20.43	1,970	572	5,472	1.04 0.40
BankUnited, National Association	No	Miami Lakes	28,909,570	136,886	0.98	9.99	3.65	9.54	13.82	18.82	25,719	2,037	25,061	0.77 0.51
Bank of Belle Glade	No	Belle Glade	107,558	208	0.40	5.11	2.33	7.89	24.71	58.32	-	-	-	1.26 0.02
Banesco USA	No	Coral Gables	1,019,932	1,502	0.30	3.35	3.59	9.07	13.03	27.04	1,942	14	10,622	1.06 0.49
Biscayne Bank	No	Coconut Grove	813,286	4,600	1.18	13.95	3.55	8.71	14.08	14.87	345	4	-	1.02 0.30
Capital Bank Corporation	No	Raleigh	10,101,534	49,297	0.99	7.28	3.79	10.74	13.06	12.45	5,695	1,563	5,685	0.59 0.73
City National Bank of Florida	No	Miami	8,900,801	43,336	1.03	8.47	3.01	11.07	14.09	22.55	5,392	47	197	0.27 0.30
Grove Bank & Trust	No	Miami	650,542	2,823	0.86	5.35	2.34	16.25	34.41	60.34	-	74	18	3.31 0.33
Continental National Bank	No	Miami	484,840	769	0.31	3.96	3.69	8.18	13.98	35.73	512	34	135	1.09 0.25
Desjardins Bank, National Association	No	Hallandale	204,338	153	0.15	1.04	3.69	13.99	28.47	24.20	-	2	-	1.38 1.07
Eastern National Bank	No	Miami	755,092	1,049	0.44	4.92	3.36	8.32	11.76	50.41	-	12	247	1.02 0.26
Brickell Bank	No	Miami	489,900	297	0.12	2.04	3.34	6.05	12.68	26.26	-	75	60	1.08 1.02
Executive National Bank	No	Miami	405,644	1,199	0.61	5.91	3.61	10.26	16.46	22.78	27	55	24	1.32 0.01
Banco Do Brasil Americas	No	Miami	551,878	2,029	0.76	7.24	3.16	9.08	17.70	26.84	15	-	51	1.03 0.04
Executive National Bank	No	Miami	405,644	1,199	0.61	5.91	3.61	10.26	16.46	22.78	27	55	24	1.32 0.01
First Bank of the Palm Beaches	No	West Palm Beach	137,934	333	0.45	4.52	4.24	9.72	15.27	17.62	-	1	-	1.02 0.40
First National Bank of South Miami	No	South Miami	643,883	1,514	0.47	5.00	3.54	10.03	15.39	14.95	1,212	40	1	1.31 0.40
FirstCity Bank of Commerce	No	Palm Beach Gardens	88,859	490	1.10	11.81	3.22	10.05	16.69	23.39	42	2	13	1.02 0.91
Flagler Bank	Yes	West Palm Beach	233,500	2,485	2.09	22.29	3.91	10.20	16.42	23.83	-	160	130	1.34 0.99
Florida Community Bank, National Association	No	Weston	9,749,283	75,594	1.63	16.18	3.15	9.35	11.43	14.73	3,758	143	464	0.57 0.32
Floridian Community Bank, Inc.	No	Davie	577,852	1,415	0.59	6.38	3.80	8.83	11.11	23.73	735	72	5	0.91 0.50
Gibraltar Private Bank & Trust Co.	No	Coral Gables	1,578,561	1,714	0.21	2.40	3.18	9.02	13.34	8.66	-	477	261	1.49 0.57
Helm Bank USA	No	Miami	780,189	1,551	0.40	3.36	3.58	12.27	29.21	40.23	280	266	131	2.04 1.13
Home Federal Bank of Hollywood	No	Hallandale Beach	43,880	(281)	(1.31)	(6.40)	4.74	19.42	33.15	29.48	80	-	-	0.30 0.00
Intercontinental Bank	No	West Miami	154,261	360	0.47	3.66	2.44	13.02	22.33	55.46	-	5	21	0.65 0.00
Intercredit Bank, NA	No	Miami	359,522	748	0.41	4.20	3.57	9.96	14.56	15.13	326	83	239	1.67 1.99
International Finance Bank	No	Miami	446,051	1,256	0.62	5.69	3.62	8.80	14.43	27.28	(395)	262	26	1.61 0.27
Legacy Bank of Florida	No	Boca Raton	354,859	1,150	0.67	6.39	3.43	9.13	11.40	15.39	-	68	14	1.02 0.00
Marquis Bank	No	Coral Gables	494,178	2,328	1.01	9.75	3.77	10.34	12.73	18.22	111	-	-	0.91 0.00

FLORIDA BANKS - PERFORMANCE COMPARISON - JUNE 30, 2017

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
Mercantil Bank, National Association	No	Coral Gables	8,543,420	20,063	0.47	5.13	2.57	9.35	12.09	22.83	7,743	1,371	8,159	1.36	0.64
Natbank, National Association	No	Hollywood	176,345	385	0.45	2.76	3.68	16.02	30.77	19.48	16	3	9	0.61	0.95
Ocean Bank	No	Miami	3,713,032	15,903	0.90	7.34	4.11	10.84	13.32	6.58	80	2,128	944	1.27	0.67
OptimumBank	No	Plantation	112,554	(10)	(0.02)	(0.22)	3.18	8.27	14.44	37.03	-	20	40	5.32	0.00
Pacific National Bank	No	Miami	506,075	1,852	0.76	6.33	3.36	12.06	19.43	30.19	410	-	179	0.53	0.32
Palm Beach Community Bank	Yes	West Palm Beach	334,469	1,952	1.16	9.50	3.96	11.77	17.41	14.19	389	-	541	0.75	1.43
Paradise Bank	Yes	Boca Raton	323,290	3,256	2.00	18.80	4.09	11.02	17.60	29.68	-	7	-	0.98	0.24
Plus International Bank	No	Miami	82,015	(2)	-	(0.03)	4.12	17.43	24.09	37.05	-	5	-	1.70	0.00
Professional Bank	No	Coral Gables	455,181	1,294	0.61	7.58	3.63	8.27	11.51	10.22	430	6	-	1.01	0.00
Sabadell United Bank, N.A.	No	Miami	5,730,517	29,043	1.00	9.24	3.01	9.88	16.06	19.44	(5,100)	2,140	246	1.00	0.36
Stonegate Bank	No	Pompano Beach	3,133,980	16,318	1.02	8.19	3.79	10.68	12.53	13.80	1,200	272	512	0.81	0.49
Sunstate Bank	No	Miami	204,245	325	0.34	2.72	3.53	11.20	14.26	30.62	-	81	-	0.92	0.72
Terrabank, N.A.	No	Miami	390,129	930	0.50	5.63	3.30	9.00	13.85	35.30	-	23	-	1.10	0.02
TotalBank	No	Miami	2,999,486	12,040	0.81	4.97	2.94	12.48	18.11	13.99	(696)	641	390	0.83	0.27
TransCapital Bank	Yes	Sunrise	188,144	2,162	2.28	13.91	3.87	16.91	23.90	22.32	-	80	-	1.80	1.33
U.S. Century Bank	No	Doral	989,520	4,038	0.82	9.01	3.27	8.73	14.04	27.07	(540)	2,067	79	1.39	0.36
Total/Average			100,214,487	457,482	0.71	6.70	3.49	10.74	17.00	25.22	52,275	14,967	60,009	0.86	0.48
Port St. Lucie, FL (Metro)															
Harbor Community Bank	No	Fort Pierce	1,884,687	5,083	0.55	4.86	3.65	10.25	16.04	26.14	1,563	403	2,484	0.67	1.92
Oculina Bank	No	Vero Beach	320,803	1,235	0.83	9.14	3.37	9.02	15.70	7.77	150	-	-	0.72	0.18
Seacoast National Bank	No	Stuart	5,274,862	15,927	0.65	6.11	3.93	9.06	12.85	16.91	2,705	1,114	1,219	0.78	0.48
Total/Average			7,480,352	22,245	0.68	6.70	3.65	9.44	14.86	16.94	4,418	1,517	3,703	0.75	0.83
Sebastian-Vero Beach, FL (Metro)															
Marine Bank & Trust Company	No	Vero Beach	218,846	580	0.54	6.26	3.69	8.81	14.20	20.32	-	23	-	1.27	0.00
Total/Average			218,846	580	0.54	6.26	3.69	8.81	14.20	20.32	-	23	-	1.27	0.00
Southeast - Total/Average															
			108,819,724	486,844	0.85	9.13	3.54	9.46	15.25	20.73	55,801	17,449	63,717	0.86	0.50